A. Bellavance & Sons, Inc. 401(k) & Profit Sharing Plan
AUTOMATIC ENROLLMENT NOTICE

To: **All Eligible Employees**
From: **Bellavance Trucking, Inc.**
Date: **December 1, 2019**

Effective for the Plan Year beginning on January 1, 2020, Bellavance Trucking, Inc. ("the Employer") is sponsoring a retirement plan for our Eligible Employees, which makes saving for retirement easier. The A. Bellavance & Sons, Inc. 401(k) & Profit Sharing Plan ("the Plan") contains an Eligible Automatic Contribution Arrangement, most commonly known as an automatic enrollment feature or EACA.

You may elect to reduce your salary on a pre-tax or after-tax basis and save up to the maximum amount permitted by the Plan. Your automatic deferrals are deducted from your paycheck on a pre-tax basis and deposited on your behalf into the Plan.

This Notice contains important information on this automatic enrollment feature, how it works and your rights and obligations under the Plan. The IRS requires us to give this Notice to each Eligible Employee at least 30 days before the beginning of the Plan Year and provide you with an opportunity to immediately make or change your contributions to the Plan. Please review this Notice carefully and consider the following information as you make or review your decision to save in the Plan. You must complete and return a deferral election form within 5 days after receiving this Notice, or the provisions of this Notice will automatically apply to you.

What is the Plan's automatic enrollment feature?

Under the automatic enrollment feature, if you are a Covered Employee and you do not return an election form to the Plan Administrator, you will be automatically enrolled in the Plan. Your eligible pay will be automatically reduced by 4%, and contributed to the Plan as pre-tax deferrals.

Contributions will be taken out of your eligible pay automatically on a pre-tax basis. They will not be subject to federal income tax, until you withdraw them from the Plan. The Plan Administrator will deposit these contributions in your retirement account and once deposited, they will be invested in JH Targets Retirement Through Managed Portfolio's.

Does the Plan's automatic enrollment feature apply to me?

The automatic enrollment provisions in this Notice apply to you if you are a Covered Employee and you do not return a deferral election form to the Plan Administrator within 5 days after receiving this Notice. You must elect to contribute at a different level or elect not to contribute in the Plan.

You are a Covered Employee, if you have met the eligibility requirements for the Plan.

You will be enrolled in the Plan with a contribution starting with your first paycheck in 2020 or your initial date of participation in the Plan.

Will my Employer contribute to my Plan account?

Besides contributing the amounts taken from your pay, the Plan may permit other types of contributions.

To learn more about contributions to the Plan, review the "Contributions" section of the Plan's Summary Plan Description (SPD).

How will my account be invested in the Plan?

The Plan lets you invest your account in a number of different investment funds. Your automatic deferrals will be invested in the JH Targets Retirement Through Managed Portfolio's, unless you choose a different investment fund or funds.

You can change how your Plan account is invested among the investment funds offered under the Plan by completing and returning an election form to the Plan Administrator at the address listed in this Notice.

To learn more about the Plan's investment funds and the procedures for changing your investments, contact the Plan Administrator.

What pay will be used to determine my contribution to the Plan?

Contributions to this Plan will be based on your eligible pay or Compensation. Compensation means your total wages reported on Form W-2, plus, any other deferred compensation that is not included in your gross taxable income due to Section 125 (Cafeteria Plan), Section 132(f)(4) (Transportation), Section 402(e)(3) deferrals, in a 401(k) or 403(b) plan, Section 457(b) deferrals, Section 402(h)(1)(B) deferrals in a Simplified Employee Plan and Section 408(p) (Simple Retirement Account 402(k) deferrals).

The amount you defer (automatically or through a direct election) depends on your total Compensation for the entire Plan Year.

However, if you enter the Plan on a day other than the first day of the Plan Year, the Plan will only consider your Compensation from the date that you entered the Plan.

For more information on this topic, review the "Participation in your Plan" and "Contributions" sections of the Plan's Summary Plan Description (SPD).

When will my Plan account be vested and available to me?

Vesting means ownership. When you are fully vested in the Plan, 100% of the contributions (together with any investment gains or losses) will always belong to you, and you will not lose them when you are no longer employed.

You will always be 100% vested in all salary deferral contributions and any earnings on these amounts.

To learn more about vesting in your Employer's contributions to the Plan or about years of service, you can review the "Vesting" section of the Plan's Summary Plan Description (SPD).

Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. Understanding these rules may help you decide how much to contribute to the Plan. Generally, you may only withdraw vested deferrals after you are no longer employed, or if allowed under the Plan, after you reach age 59-1/2. You will be required to pay any federal or state income taxes that apply to your distribution. In addition, you may be required to pay an extra 10% penalty if you take a distribution before age 59-1/2. However, please remember the primary purpose of the Plan is to provide you with a retirement benefit.

When can I take a distribution from the Plan?

The primary purpose of the Plan is to provide you with retirement benefits. Generally, you may only withdraw your vested money after you are no longer employed or if early withdrawals are allowed under the Plan. You will be required to pay any federal or state income taxes that apply to your distribution. In addition, you may be required to pay an extra 10% penalty tax if you take a distribution before you reach age 59-1/2. While you are still employed, our Plan allows for the following distributions:

Hardship Distributions are allowed pre-tax Deferrals, and Roth Deferrals.

You may read about hardship distributions in greater detail, including any restrictions or conditions that may apply in your Plan's SPD.

In-Service Distributions are allowed from Elective Deferrals after age 59-1/2.

In-Service Distributions are allowed from your Rollover or Voluntary Contribution Accounts. There are no restrictions to receive a withdrawal of rollover or voluntary contribution amounts.

You may take an In-Service Distribution from your Qualified Non-Elective Contribution Account upon reaching the Plan's Normal Retirement Date but no earlier than age 59-1/2, your Matching Contribution Account used in ADP Test and your Qualified Matching Contribution Account upon reaching the Plan's Normal Retirement Date but no earlier than age 59-1/2 and your ADP Test Safe Harbor contributions after age 59-1/2.

In addition, you may request a Loan from the Plan.

Your beneficiary will receive any vested amount remaining in your account, if you die while participating in the Plan.

You can learn more about when you can take money from the Plan in the "Distributions" sections of the Plan's Summary Plan Description (SPD). You can also learn more about the extra 10% penalty tax in IRS Publication 575, Pension and Annuity Income.

How can I change what I am contributing to the Plan?

Contributions will be taken out of your pay according to the default percentage, if you do nothing. However, you may choose to contribute an amount that better meets your needs. You can change your deferral election any time during this Notice period. In addition, the Plan will allow you to change your deferral election, on the first day of the calendar month by turning in a new election form to the Plan Administrator at the address listed in this Notice.

The IRS limits the maximum amounts that you can contribute. You can review these amounts in the "Contributions" section of the Plan's Summary Plan Description (SPD).

If I do nothing, how much will be taken from my pay and contributed to the Plan?

After receiving this Notice, you must complete and turn in an election form within 5 days after receiving this Notice, or the default percentage will be applied to your eligible pay. The automatic deduction will start with your first paycheck in 2020 and continue through the end of the Plan Year.

Can I stop contributing after I have been enrolled automatically in the Plan?

You can stop contributing to the Plan at any time, by turning in a new election form to the Plan Administrator.

If you do not turn in the election form in time to prevent the default percentage from being automatically applied to your pay and contributed to the Plan, for a short time, you can elect to withdraw the automatic deferrals, despite the general limits on taking distributions from the Plan.

You may withdraw no later than 90 days after automatic deferrals were first taken from your pay, by turning in a Permissible Withdrawal Form to the Plan Administrator.

The amount you withdraw will be adjusted for any gains or losses. The amount distributed will be included in your gross income and subject to federal income tax (but not the extra 10% tax that normally applies to early distributions). In addition, you will lose any matching contribution made on these automatic deferrals by the Employer.

Once you have taken your automatic deferrals and their earnings out of the Plan, your Employer will stop the automatic deferrals and treat your request as an election not to contribute to the Plan.

If you have any questions, or if you would like a copy of the Plan's Summary Plan Description (SPD) or other Plan documents, please contact the Plan Administrator at:

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